

WHAT COLLEGE COSTS FOR LOW-INCOME CALIFORNIANS: 2020



The total cost of college includes far more than tuition and fees. Textbooks, transportation, food, and housing are all costs of attending college. The net prices shown here – for each of the nine undergraduate-serving University of California (UC) campuses and nearby California State University (CSU) and California Community College (CCC) campuses – reflect the colleges' own estimates of what low-income students have to pay, after subtracting available grant aid, to cover total college costs. For this analysis we define low income as less than \$30,000, an annual family income group that includes the majority of Black, Latino, and Native American undergraduates, nationally and in California.¹

Colleges with low tuition may not have low net prices, and colleges with high tuition may not have high net prices. In fact, in none of the nine regions shown here does the lowest tuition school – the community college – have the lowest net price, and in seven regions the community college is more expensive than both public university options.

The prices on this map reflect college costs for students living independently, which is how most California college students reside. However, for the first time, this report also includes cost estimates for students living with parents or other family members and on campus.

This brief is the third since 2017 that looks at the out-of-pocket costs faced by low-income students attending public colleges and universities across the state and their bearing on weekly work hours, student debt, and enrollment – all of which impact student success and completion.

¹We excluded the net prices produced by CSU Fullerton's net price calculator because it yielded negative net prices, indicating errors.

How Can Lower Tuition Colleges Have Higher Net Prices?

The total costs of college are not nearly as different for students across the segments as their tuition charges might suggest. The California Student Aid Commission estimates that in 2018-19, students at any California college living off-campus independently – the way that most students at all three public segments reside – incurred nearly \$20,000 in non-tuition college costs, including books, supplies, and living expenses². After adding these costs to the tuition and fees charged by each college, compared to the total cost of attending a CCC, the total cost of college was only 22 percent more at CSU and 54 percent more at UC.

The amount of grant aid available to students at each college also influences net prices. Grant aid – money that does not need to be repaid – reduces the amount that students need to pay out of pocket for college, and the amounts of grant aid available at each college type are quite different. In 2018-19, the average amount of grant aid available per low-income student (i.e., Pell Grant recipient) was approximately \$6,000 at CCC, \$11,300 at CSU, and \$27,600 at UC. The average amount of grant aid per full-time equivalent (FTE) student was approximately \$2,300 at CCC, \$7,400 at CSU, and \$10,600 at UC.

These wide disparities in grant aid, combined with the proportionally narrower disparities in total college costs, explain why the lowest tuition colleges in California are often the most expensive. For example, while UC students' total costs are 54 percent higher than CCC students' total costs, UC students get 300+ percent more grant aid. The additional grant aid more than covers the cost difference between the colleges, leaving UC students better positioned to attend college full time without excessive work or debt.

Table 1: Grant Aid Per Undergraduate Student at California Public Colleges & Universities, 2018-19

2018-19	Segment	Institutional Grants	State Grants	Pell Grants	Total
Per Pell	UC	\$11,100	\$11,400	\$5,100	\$27,600
	CSU	\$3,100	\$3,600	\$4,600	\$11,300
	CCC	\$1,800	\$700	\$3,600	\$6,000
Per FTE	UC	\$4,300	\$4,400	\$2,000	\$10,600
	CSU	\$2,000	\$2,400	\$3,100	\$7,400
	CCC	\$700	\$300	\$1,400	\$2,300

Notes: Grant aid per student are intended to show relative aid availability for students at different colleges, not suggest average amounts of aid received by any given student. Calculations based on data from the California Community Colleges Chancellor's Office's Data Mart, California Department of Finance, the California Student Aid Commission, the California State University Office of the Chancellor, the Federal Student Aid Data Center, the Legislative Analyst's Office, and the University of California Office of the President. For community colleges, institutional aid includes the Community College Promise Grant and other forms of fee waivers such as the AB 19 California Promise; state aid includes Cal Grants and Student Success Completion Grants. For CSU and UC, institutional aid includes the State University Grant and University Grant; state aid includes Cal Grants and Middle Class Scholarships. All figures are rounded to the nearest \$100. Totals may not add up to sum of individual categories due to rounding. Figures do not include the additional access award available to Cal Grant recipients with dependent children, estimated to serve 29,000 students, or the additional 15,250 competitive Cal Grants, both of which were first included in the 2019-20 state budget agreement.

How Students' Living Arrangements Impact College Costs

As in previous analyses, this brief focuses primarily on students who live off-campus independently, because that is how the majority of California's public college and university students reside.* However, many students live with parents or other family, or in on-campus university housing, and these choices can significantly impact students' costs and college affordability. Unfortunately, comprehensive and comparable data do not currently exist for the students in these other living arrangements. Students at community colleges, which serve the majority of California's college students, do not typically have an on-campus living option. Also, due to gaps in federal data collection, data on student costs and college affordability for students living with family are incomplete.**

In this brief, we attempted to overcome these data challenges to derive net price estimates for students in all three federally defined student living arrangements (see Appendix B: Methodology for details). The resulting figures are included in Appendix A, and shed new light on students' affordability challenges. Importantly, no matter how a student resides, the majority of colleges in our analysis have net prices higher than what a student could reasonably earn during the academic year while also having enough time to focus on their studies (working no more than 15 hours per week). However, these new data also suggest that low-income students who have the option to live with parents or other family may find an affordable college path by doing so. At five CCCs and seven CSUs, the net college costs for students living with family were less than \$7,600, which is roughly the amount a student would earn by working 15 hours per week at California minimum wage throughout the academic year.

However, net costs do not always change based on students' living choices. Because of how UC distributes its own institutional grant aid, low-income students face the same net costs regardless of where they reside.

While these figures provide important nuance to discussions around college affordability and financial aid policy, this brief continues to center on the experience of students living off-campus independently, given data limitations and because it is how the majority of students across California's public colleges and universities reside.

*Calculations by TICAS using data from the U.S. Department of Education's NPSAS 2015-16.

**See: TICAS. May 24, 2016. Blog post. "Federal Cost Data for Students Living at Home Are Significantly Understated." <https://ticas.org/accountability/federal-cost-data-students-living-home-are-significantly-understated/>.

What Are the Implications of High Net Prices for Students?

Students pay their net prices by tapping their own family resources (income or savings), working to earn money, or borrowing loans. Students' ability to contribute to college costs is most typically measured through a federal calculation of 'expected family contribution' or EFC. The lowest income students have EFCs of zero, meaning that the federal government estimates they cannot afford to put any family resources towards college costs.

Many students work to earn money to cover their college costs. While there is some research that suggests working a modest amount while enrolled is not harmful, and may indeed be helpful, the research is very clear that working too much is detrimental to student success. More specifically, students who work more than 15-20 hours per week are less likely to graduate than those who work less.³ Multiple proposals to reform state financial aid have maintained that college students should work no more than 15 hours per week;⁴ at 2020 California minimum wage during the 39-week academic year, that would yield approximately \$7,600 before taxes.

Table 2 shows how many hours of work it would take each week throughout the academic year to cover the net prices shown in the map for students who live off-campus independently. At none of the colleges would a low-income student be able to cover net costs by working 15 hours a week or less, and at most – including all of the community colleges – these students would need to work at least 20 hours weekly to cover the net price.

Table 2: Number of Weekly Work Hours Needed for Low-Income Students to Earn the Net Cost (Living Off-Campus Independently)

Region	Berkeley	Davis	Irvine	Los Angeles	Merced	Riverside	San Diego	Santa Barbara	Santa Cruz
UC	20	17	18	19	18	19	19	20	20
CSU	26	23	*	26	17	24	23	25	24
CCC	30	40	28	28	25	36	29	24	28

Notes: Assumes the student is working 39 weeks out of the year (the number of weeks in a nine month academic calendar) for \$13.00 per hour (2020 California minimum wage for employers with at least 26 employees) in order to meet the net costs shown in the map (for living off-campus independently.) Figures are rounded to the nearest hour.

*We excluded CSU Fullerton because its net price calculator yielded negative net prices, indicating errors.

Many students reduce their need to work by borrowing. Table 3 shows borrowing rates for each of the colleges shown in the map. These rates are for all undergraduates, and likely underestimate borrowing rates among low-income students who are more likely to borrow.

Table 3: Share of Undergraduates Borrowing Federal Student Loans, 2017-18

Region	Berkeley	Davis	Irvine	Los Angeles	Merced	Riverside	San Diego	Santa Barbara	Santa Cruz
UC	22%	34%	35%	32%	48%	47%	36%	35%	42%
CSU	33%	34%	28%	29%	35%	35%	28%	40%	42%
CCC	2%	0%	1%	2%	0%	2%	1%	8%	2%

Notes: Figures from the U.S. Department of Education, Integrated Postsecondary Education Data System (IPEDS) for 2017-18, the most recent data available. Figures include all degree- or certificate-seeking undergraduates. Percentages count any students who directly received subsidized and unsubsidized federal loans; excludes Parent PLUS loans and other loans made to parents.

While the data in Table 3 illustrate averages across the colleges, as reported by the colleges to the U.S. Department of Education, demographic data on the student debt burdens of bachelor's degree recipients at both the UC and the CSU show that low-income graduates and graduates of color are more likely to borrow than their better resourced peers. While about half of both UC and CSU graduates have student loan debt, two-thirds of Black UC graduates and three-quarters of Black CSU graduates do.⁵ Similarly, two-thirds of the lowest income UC graduates incurred student debt, and nearly two-thirds of CSU graduates with debt had annual family incomes below \$27,000.

Students who are unable to cover their net price with a manageable amount of part-time work, and who are unable or choose not to borrow loans, may reduce the number of courses they enroll in to make more time to work, which can have a negative impact on their likelihood of graduating. Table 4 shows the share of undergraduate students that attend full time at each college. The data show that full-time enrollment rates are much lower at the CCC than at the CSU or UC. While many community college students choose to enroll part time, the fact that the CCC net prices are more than what a student could reasonably earn with part-time work, in addition to the fact that few CCC students borrow loans, indicates that full-time enrollment may not be a viable option.

Table 4: Share of Undergraduates Enrolled Full Time, Fall 2018

Region	Berkeley	Davis	Irvine	Los Angeles	Merced	Riverside	San Diego	Santa Barbara	Santa Cruz
UC	96%	98%	98%	98%	99%	98%	97%	98%	97%
CSU	79%	82%	80%	86%	85%	90%	90%	84%	90%
CCC	27%	25%	37%	38%	43%	29%	17%	43%	35%

Notes: Figures from the U.S. Department of Education, College Navigator for Fall 2018, the most recent data available for all degree- or certificate-seeking undergraduates.

Conclusion

Low-income students at public colleges and universities in California have long been unable to afford college costs through their own resources, grants, and a moderate amount of work, and many struggle to cover basic needs like safe and reliable housing, and consistent and nutritious meals. While our analysis identified some relatively affordable options for students, particularly for students able to live with family, they are not widespread and living with family is not always an option.

College affordability challenges can present themselves in different ways. For UC undergraduates, who are required to attend college full time, borrowing may be a necessity. However, without equitable changes to financial aid policy, low-income students and students of color will continue to be disproportionately burdened by student loan debt. Affordability challenges can also present themselves in low rates of full-time enrollment, as seen at the CCCs, which hinders students' ability to persist, graduate, and transfer. Although attending college part time frees up more time to work (if employment opportunities are available), spending more time engaged with school – whether in classes or focusing on course material – increases students' ability to learn, pass their courses, and ultimately graduate.

Increased understanding of the affordability challenges impacting low-income college students and their success has led policymakers in recent years to support new investments in a reformed state Cal Grant program.⁶ However, the COVID-19-induced economic recession has forced policymakers to hit pause on these

discussions at the same time that the pandemic is exacerbating students' financial struggles, with nearly half (44 percent) of students reporting in a recent survey they will need more financial aid in the fall.⁷ While scaled new investments may not resume until the economic climate improves, there are steps that the state and colleges can take now to support low-income college student success:

- **Protect current investments:** Despite well known gaps in program coverage and calls for improvement, the state's investment in Cal Grants serves to promote access, affordability, and attainment. Policymakers' protection of this investment during the Great Recession shielded low- and middle-income students from tuition increases and helped California's college graduates continue to rely less on student debt than graduates from nearly all other states.⁸
- **Shore up aid for students most impacted by the crisis:** The onset of COVID-19 injected an unprecedented level of uncertainty into students' educational plans, including in ways that affect their ability to receive – or continue receiving – a Cal Grant. In March 2020, federal legislation was enacted that helps protect affected students' access to federal financial aid in targeted, low-cost ways.⁹ State policymakers should follow suit for state aid, including by waiving repayment of awards if recipients are forced to withdraw due to COVID-19 and extending the time period during which students can receive a Cal Grant, as two dozen organizations have called for.¹⁰
- **Support financial aid access:** The state can help more low-income students get the supports they need through investments in the financial aid offices that can connect students to need-based financial aid and other resources, including strengthened access to government benefits like CalFRESH. Targeted investments to enable more low-income Californians to get a Cal Grant, and ensure that the amount is sufficient to cover a greater share of non-tuition costs, will also help alleviate basic needs insecurity faced by many students across the state.¹¹
- **Consider institutional financial aid:** Colleges should also continue to analyze college costs to understand where affordability challenges may be particularly pronounced and whether there are steps the schools themselves can take. For example, faced with evidence that student debt burdens were disproportionately held by underrepresented students, the UC Regents are now considering changes to systemwide financial aid policy to address higher rates of student loan reliance among Black and Latino students than non-underrepresented students.

California's low-income students, including the majority of underrepresented students of color, have long struggled under the weight of college affordability challenges that impact their ability to successfully reach their higher education goals. The COVID-19 pandemic, and its attendant recession, have only compounded these challenges and risks, exacerbating already severe and persisting racial and socioeconomic equity gaps.

The state's recovery depends on the availability of equitable, affordable higher education opportunity. California's public colleges and universities will help position Californians and the state itself to rebuild and recover from the COVID-19 recession. Protecting students' access to financial aid, and making targeted investments wherever possible, will help reduce the burden of student loan debt and excessive work hours on low-income and underrepresented students, enabling them to take more classes, focus on their studies, and graduate on time—changes that are crucial to a truly equitable and economically thriving society.

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Appendix A: Net Prices and Work Hours Needed to Cover Them by Region and Living Arrangement

		Berkeley		Davis		Irvine		Los Angeles		Merced		Riverside		San Diego		Santa Barbara		Santa Cruz	
		Net Price	Work Hours Needed	Net Price	Work Hours Needed	Net Price	Work Hours Needed	Net Price	Work Hours Needed	Net Price	Work Hours Needed	Net Price	Work Hours Needed	Net Price	Work Hours Needed	Net Price	Work Hours Needed	Net Price	Work Hours Needed
UC	On campus	\$10,000	20	\$8,700	17	\$8,400-\$9,400	18	\$9,600	19	\$8,500-\$9,500	18	\$9,600	19	\$9,800	19	\$10,000	20	\$8,400 - \$11,400	20
	Off-campus with family																		
	Off-campus independently																		
CSU	On campus	\$12,500	25	\$12,100	24	*	*	\$11,900	23	\$6,900	14	\$10,900	22	\$13,600	27	\$15,300	30	\$10,000	20
	Off-campus with family	\$4,900	10	\$4,800	9			\$4,700	9	\$4,300	8	\$4,100	8	\$7,500	15	\$4,500	9	\$12,600	25
	Off-campus independently	\$13,100	26	\$11,400	23			\$13,100	26	\$8,700	17	\$12,100	24	\$11,800	23	\$12,900	25	\$12,000	24
CCC	Off-campus with family	\$6,900	14	\$6,100	12	\$6,500	13	\$6,300	12	\$9,200	18	\$8,400	17	\$7,500	15	\$7,700	15	\$8,800	17
	Off-campus independently	\$15,000	30	\$20,500	40	\$14,100	28	\$14,100	28	\$12,500	25	\$18,300	36	\$14,800	29	\$12,100	24	\$14,300	28

Notes: Calculations are based on the publicly available net price calculator (NPC) results for each school for the assumed low-income student profile (for more detail, please see Appendix B: Methodology). Whenever the NPC estimated \$0 for room and board costs (in some instances for calculations when living with family) we added the corresponding figure from the college's student budget website, when available, to the net price produced by the NPC. For Santa Monica College (SMC), since no student budget was available we used the standard budget for living with parents in 2017-18 (the same year as the data used in the college's NPC) provided by the California Student Aid Commission (CSAC), since SMC had used CSAC cost data previously. Assumes the student is working 39 weeks out of the year (the number of weeks in a nine month academic calendar) for \$13.00 per hour (2020 California minimum wage for employers with at least 26 employees) in order to meet the costs shown. Figures are rounded to the nearest \$100 and nearest hour.

*We excluded the net prices produced by CSU Fullerton's net price calculator because it yielded negative net prices, indicating errors.

Appendix B: Methodology

Figures are from each school's Net Price Calculator (NPC) for a dependent student from a family of four (with one child in college) with parental income of \$15,000 and student income of \$0 (or family income under \$30,000 at the community colleges and CSUs), for each of the three federally recognized student housing options: on-campus (if an available option), off-campus independently, and off-campus with family. Among dependent students attending California public colleges with family incomes between \$0 and \$30,000, \$15,000 is the median parental income and \$0 is the median student income (from the U.S. Department of Education, National Postsecondary Student Aid Study, 2016; note that while encompassing a substantial sample size in California, data for this survey were not sampled to be representative at the state level). We selected \$30,000 or less for family income because it is the standard lowest income bracket used in federal education datasets.

Many colleges use net price calculators that leverage available federal data, and federal data on college costs are incomplete for students who live with family. While students who live with family still incur some costs for food and housing, and colleges' cost estimates typically include these expenses, colleges are not able to report these costs to the U.S. Department of Education. As a result, federal cost data – including net price data and net price calculators

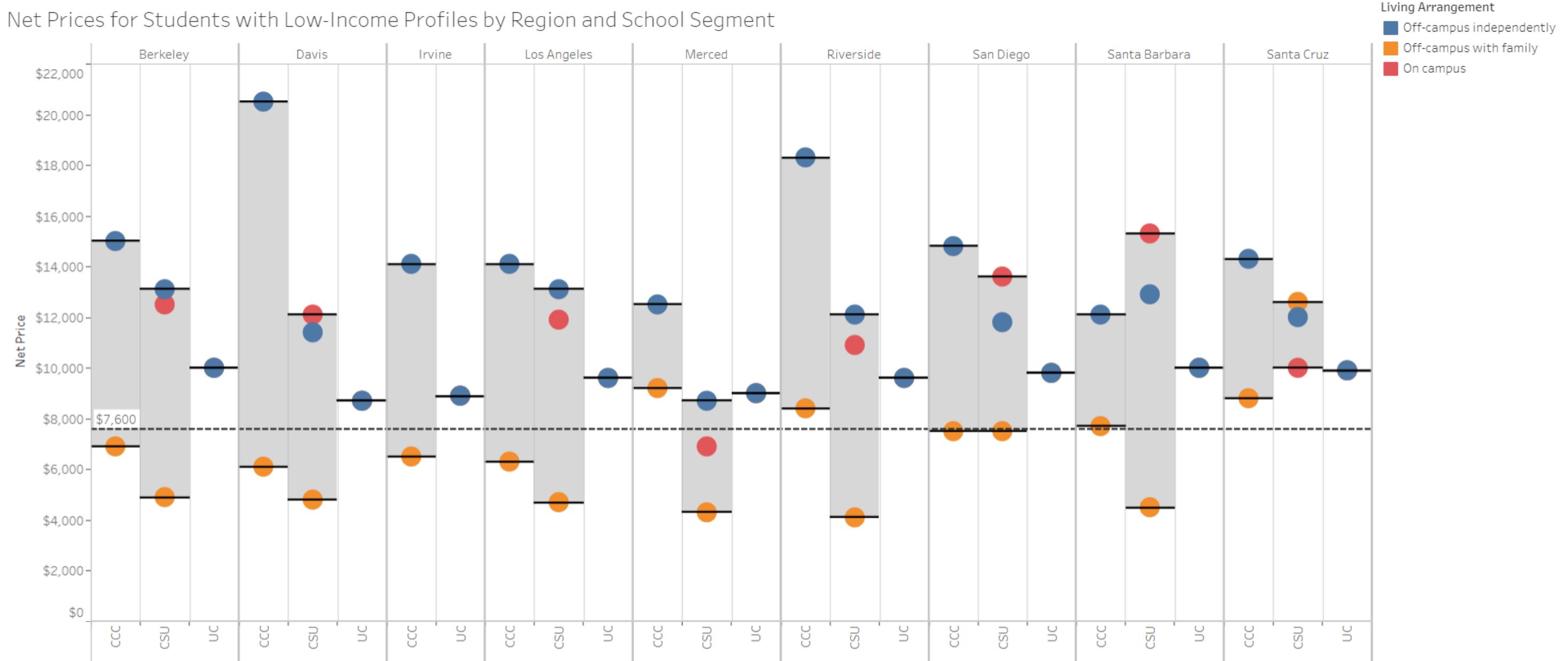
that use federal data – significantly underestimate costs for students living at home.¹² To correct for this in our analysis, for NPCs that provided \$0 for room and board costs, we located each college's room and board estimate for students living with family and added those costs to the NPC outputs.

NPCs were accessed in June 2020; figures are rounded to the nearest \$100.

Each of the nine undergraduate-serving University of California (UC) campuses is paired with a local California State University (CSU) and the nearest California Community College (CCC) campus. The colleges in the nine regions numbered on the map are as follows:

- 1: UC Berkeley, CSU – East Bay, Berkeley City College
- 2: UC Davis, CSU – Sacramento, Woodland Community College
- 3: UC Irvine, CSU – Fullerton, Irvine Valley College
- 4: UC Los Angeles, CSU – Los Angeles, Santa Monica College
- 5: UC Merced, CSU – Stanislaus, Merced College
- 6: UC Riverside, CSU – San Bernardino, Riverside City College
- 7: UC San Diego, CSU – San Diego, San Diego Miramar College
- 8: UC Santa Barbara, CSU – Channel Islands, Santa Barbara City College
- 9: UC Santa Cruz, CSU – Monterey Bay, Cabrillo College

Appendix C: Range of Net Prices by Region, Segment, and Living Arrangement



Notes: Calculations are based on the publicly available net price calculator (NPC) results for each school for the assumed student profile (for more detail, please see Appendix B: Methodology). Whenever the NPC estimated \$0 for room and board costs (in some instances for calculations when living with family) we added the corresponding figure from the college's student budget website, when available, to the net price produced by the NPC. For Santa Monica College (SMC), since no student budget was available we used the standard budget for living with parents in 2017-18 (the same year as the data used in the college's NPC) provided by the California Student Aid Commission (CSAC), since SMC had used CSAC cost data previously. We excluded the net prices produced by CSU Fullerton's net price calculator because it yielded negative net prices, indicating errors. Note that there is only one data point for each UC because the net price is the same regardless of living arrangement.

Number of work hours needed to cover net prices assumes the student is working 39 weeks out of the year (the number of weeks in a nine month academic calendar) for \$13.00 per hour (2020 California minimum wage for employers with at least 26 employees) in order to meet the net prices shown. The dashed line indicating \$7,600 refers to the net price that is considered a reasonable student contribution of 15 hours per week at minimum wage for 39 weeks. Figures are rounded to the nearest \$100 and nearest hour.

An interactive version of this chart is available online at <https://ticas.org/net-prices-for-students-with-low-income-profiles-by-region-and-school-segment/>.

Endnotes

1. Calculations by TICAS using data from the U.S. Department of Education's National Postsecondary Student Aid Study (NPSAS) 2015-16.
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